

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 06-33097-KRH

Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Angela Dawn Joseph
aka Angela Tuttle
9178 Ruth Wood Court
Mechanicsville, VA 23116

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-2775

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 29, 2009

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 06-33097

User: moreheadd
Form ID: B18W

Page 1 of 1
Total Noticed: 17

Date Rcvd: Dec 29, 2009

The following entities were noticed by first class mail on Dec 31, 2009.

db +Angela Dawn Joseph, 9178 Ruth Wood Court, Mechanicsville, VA 23116-3903
7638615 +Affiliated Attorneys, 2807 N Parham Road, Suite 107, Richmond, VA 23294-4410
7638616 +Arbor Lakes Apartments, 6850 Arbor Lake, Chester, VA 23831-8710
7638617 +Associated C, 5151 N. Harlem, Chicago, IL 60656-3684
7638618 +Associated Creditors Exchange, 5151 N. Harlem Ave Suite 201, Chicago, IL 60656-3686
7665822 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408
(address filed with court: CACH, LLC, 370 17th St., Ste 5000, Denver, CO 80202)
7638620 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408
(address filed with court: Collect America Ltd, 370 17th St Ste 5000, Denver, CO 80202-0000)
7638621 +Commonwealth Counseling Assoc., 9097 Atlee Station Road, Ste. 219,
Mechanicsville, VA 23116-2525
7978189 +Portfolio Recovery Associates, LLC., PO Box 41067, NORFOLK VA 23541-1067
7638619 +REMAX Commonwealth Group, Berkeley & DeGaetani, 1301 North Hamilton Street, Suite 200,
Richmond, VA 23230-3959
7638623 Remax Commonwealth, 1520 Huguenot Road, Richmond, VA 23225-0000
7638624 +Sallie Mae 3rd Pty Lsc, 1002 Arthur Dr, Lynn Haven, FL 32444-1683
7658076 Sallie Mae, Inc. on behalf of, UNITED STUDENT AID FUNDS, INC.,
c/o Sallie Mae Guarantee Services, Inc., P. O. Box 6180, Indianapolis, IN 46206-6180
7638625 +The Family Institute of VA, 2910 Monument Avenue, Richmond, VA 23221-1404
7638626 The WE RE Wolfe Group, 1520 Huguenot Road, Richmond, VA 23225-0000
7638627 +US Trustee, 600 E Main Street Suite 301, Richmond, VA 23219-2430
7639617 +United States Attorney, Main Street Centre ? 18th Flr., 600 East Main Street,
Richmond, VA 23219-2416

The following entities were noticed by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7638622 Lance Alot Consul
cr* +Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067

TOTALS: 1, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2009

Signature:

